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TO: U.S. Patent and Trademark Office

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TELECOPY/FAX NUMBER: (703) 746-7239

CLIENT NUMBER: 66772-0017

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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re: Y. Galperin, et al.

3624
Group Art Unit: 2161

Serial No.: 09/942,983

Examiner: Not yet assigned.

Application Filing Date: August 30, 2001

Title: Method and Apparatus for Determining Loan Prepayment Scores

PRELIMINARY AMENDMENT

Commissioner for Patents
Washington, D.C. 20231

Preliminary to the initial examination of this application, please add the following new claims.

IN THE CLAIMS

Please add the following new claims.

Hogan & Hartson, LLP
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